

Form b18

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

In Re:)	
)	
Radames Lopez)	
7121 Delaware Ave)	
# 1)	
Cincinnati, OH 45236)	
)	
)	Case No.: 1:05-bk-12557
)	
)	
Debtor(s))	
)	
)	
)	Chapter: 7
)	
)	
Social Security Number:)	
Debtor: xxx-xx-2094)	
Joint:)	

DISCHARGE OF DEBTOR

It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/9/05

BY THE COURT:



Jeffery P. Hopkins
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-1
Case: 05-12557

User: admin
Form ID: b18

Page 1 of 1
Total Served: 12

Date Rcvd: Aug 10, 2005

The following entities were served by first class mail on Aug 12, 2005.

db +Radames Lopez, 7121 Delaware Ave, # 1, Cincinnati, OH 45236-3450
aty +Laura R Faulkner, Weltman, Weinberg & Reis Co LPA, 525 Vine Street, Suite 800,
Cincinnati, OH 45202-3122
tr +Eric W Goering, 220 West Third Street, Suite 399, Cincinnati, OH 45202-3407
ust +Asst US Trustee (Cin), Office of the US Trustee, 36 East Seventh Street, Suite 2050,
Cincinnati, OH 45202-4434
8316478 +ACCESO VISA CARD, PO BOX 17192, WILMINGTON DE 19850-7192
8316481 HOUSEHOLD BANK, PO BOX 5222, CAROL STREAM IL 60197-5222
8316483 NISSAN MOTOR ACCEPTANCE CORP, PO BOX 0502, CAROL STREAM IL 60132-0502
8548737 +Weltman Weinberg and Reis Co LPA, 515 Vine Street Ste 800, Cincinnati OH 45202-3104

The following entities were served by electronic transmission on Aug 10, 2005 and receipt of the transmission was confirmed on:

8316479 +EDI: CAPITALONE.COM Aug 10 2005 18:20:00 CAPITAL ONE, PO BOX 85147, RICHMOND VA 23276-0001
8316480 +EDI: TSYS.COM Aug 10 2005 18:20:00 GE MONEY BANK, PO BOX 103073, ROSWELL GA 30076-9073
8316481 EDI: HFC.COM Aug 10 2005 18:20:00 HOUSEHOLD BANK, PO BOX 5222, CAROL STREAM IL 60197-5222
8316482 EDI: TSYS.COM Aug 10 2005 18:20:00 MEIJER, PO BOX 960003, ORLANDO FL 32896-0003
8316484 EDI: PROVID.COM Aug 10 2005 18:20:00 PROVIDIAN, PO BOX 660433, DALLAS TX 75266-0433
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nissan Motor Acceptance Corp.
8548736* Nissan Motor Acceptance Corp, PO Box 0502, Carol Stream IL 60132-0502

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2005

Signature:

